

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Tracy L. Williams**

Case No.:

**19-10946**

Judge:

**JNP**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date:

**4-12-2019**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney TGE Initial Debtor: TLW Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay **\$415.70 Monthly** to the Chapter 13 Trustee, starting on **May 1, 2019** for approximately **57** remaining months for a total of **60** months. (**\$1,092.00 paid to date**)
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☒ Loan modification with respect to mortgage encumbering property:  
Description: **13 Jerry's Court, Sicklerville NJ 08081**  
Proposed date for completion: **August 1, 2019**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of **\$ 158.00** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to **Regional Acceptance Corporation**. (creditor).
- b. Adequate protection payments will be made in the amount of **\$1,500.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: **Specialized Loan Servicing**. (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
McDowell Law PC	Attorney Fees	\$4,250.00
Department of Treasury - IRS	Priority Taxes	\$4,418.65

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing	13 Jerry's Court	158,991.95	0%	0	\$1,500.00

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
<b>Regional Acceptance Corporation</b>	<b>2013 Ford Taurus</b>	<b>\$20,584.13</b>	<b>\$11,125.00</b>	<b>0</b>	<b>\$11,125.00</b>	<b>5.25%</b>	<b>\$12,673.00</b>

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>Camden County MUA - POC 11</b>	<b>13 Jerrys Court, Sicklerville NJ 08081</b>	<b>\$262.98</b>
<b>US Bank Cust for PC7 Firsttrust - POC 1</b>	<b>13 Jerrys Court, Sicklerville NJ 08081</b>	<b>\$703.79</b>

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
NPRTO North-East, LLC - POC 5	0	Furniture Lease	Reject	0

**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Regional Acceptance Corporation	2013 Ford Taurus	\$20,584.13	\$11,125.00	\$11,125.00	unknown

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

### d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

## Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **4-12-2019**.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<b>Reject Furniture Lease - POC 5, Pay POC 1 &amp; 11 and adjust estimated IRS priority claim.</b>	<b>Reject Furniture Lease - POC 5, Pay POC 1 &amp; 11 and adjust estimated IRS priority claim.</b>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

## Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 12, 2019

/s/ Tracy L. Williams

Tracy L. Williams

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date April 12, 2019

/s/ Thomas G. Egner, Esq.

Thomas G. Egner, Esq.

Attorney for the Debtor(s)

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tracy L Williams  
 Debtor

Case No. 19-10946-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db  
 aty +Tracy L Williams, 13 Jerrys Court, Sicklerville, NJ 08081-1524  
 +Pluese, Becker Saltzman LLC, Attn: Shannon Burrini, Esq., 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  
 517971161 +APEX Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890  
 518036125 Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961  
 517971163 +Bank of New York Mellon, as Trustee for CWABS, Inc, 101 Barclay Street, 4W, New York, NY 10286-0001  
 517971164 Bayada Home Health Care, PO Box 536446, Pittsburgh, PA 15253-5906  
 518103483 +CAMDEN COUNTY MUA, 1645 Ferry Ave, Camden NJ 08104-1311  
 517971168 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641  
 517971169 +Compleat Collection Service, 1007 N Federla Hwy # 280, Fort Lauderdale, FL 33304-1422  
 517971172 +EOS CCA, P.O. Box 981002, Boston, MA 02298-1002  
 517971171 Emergency Phy Assoc of S.JerseyPC, P.O. Box 635999, Cincinnati, OH 45274-0021  
 518064509 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 517971173 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 517971174 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517971175 +Financial Recoveries, Attn: Bankruptcy, PO Box 1388, Mount Laurel, NJ 08054-7388  
 517971176 +Gloucester Township, Tax Office, PO Box 8, Blackwood, NJ 08012-0008  
 517971177 +I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378  
 517971179 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020  
 517971180 Kennedy Medical Group Practice, P.C., PO Box 95000, CL#4570, Philadelphia, PA 19195-0001  
 518036140 NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961  
 517971182 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000  
 517971183 +Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450  
 517971184 +Pluese, Becker Saltzman, LLC, Attn: SHannon Burrini, Esq., 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318  
 517971185 +Presbyterian Hospital PP, PO Box 824314, Philadelphia, PA 19182-4314  
 517971186 Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280  
 517971188 +Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105  
 517971189 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 517971190 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245  
 517971191 +Stephn E. Shpeen DMD, LLC, 546 Lippincott Drive, Marlton, NJ 08053-4807  
 518025101 +The Bank of New York Mellon FKA, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518140578 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517971193 +TransUnion, PO Box 2000, Chester, PA 19016-2000  
 517971194 +Trojan Professional Services, Attn: Bankruptcy, Po Box 1270, Los Alamitos, CA 90720-1270  
 518151998 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973  
 518000640 +US BK CUST FOR PC7 FIRSTTRUST, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381  
 517971195 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860  
 518076806 +Virtua Health System WJ, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517971162 +E-mail/Text: paymentprocessing@avanteusa.com Apr 13 2019 00:57:01 Avante, 3600 South Gessner Road, Ste 225, Houston, TX 77063-5357  
 517971165 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 13 2019 01:00:50 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517971166 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Apr 13 2019 01:00:26 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 517992123 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 13 2019 01:00:23 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 518045001 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 13 2019 01:00:30 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517971167 +E-mail/Text: bankruptcy@philapark.org Apr 13 2019 00:58:55 City of Philadelphia, Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  
 517971170 +E-mail/PDF: creditonebknofifications@resurgent.com Apr 13 2019 01:00:26 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 517971178 +E-mail/Text: cio.bncmail@irs.gov Apr 13 2019 00:57:38 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346



District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Apr 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518062764 E-mail/PDF: resurgentbkn notifications@resurgent.com Apr 13 2019 01:00:56 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518038126 +E-mail/Text: ecfbankruptcy@progleasing.com Apr 13 2019 00:58:15 NPRT North East LLC,  
Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315  
518180029 +E-mail/Text: ecfbankruptcy@progleasing.com Apr 13 2019 00:58:15 NPRT North-East, LLC,  
256 West Data Drive, Draper, UT 84020-2315  
517971181 +E-mail/Text: Bankruptcies@nragroup.com Apr 13 2019 00:59:10 National Recovery Agency,  
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015  
517971187 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 13 2019 01:00:53 Regional Acceptance Co,  
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105  
518006523 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 13 2019 01:00:53 Regional Acceptance Corporation,  
PO Box 1847, Wilson, NC 27894-1847  
517971192 E-mail/Text: bankruptcy@td.com Apr 13 2019 00:58:08 TD Bank, PO Box 219,  
Lewiston, ME 04243  
517971196 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 13 2019 00:57:00  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Springs, MO 63304-2225  
518122286 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 13 2019 01:01:26 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517999177 US Bk Cust for PC7 Firsttrust  
lm\* +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept., 8742 Lucent Blvd., Suite 300,  
Highlands Ranch, CO 80129-2386  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Linda S. Fossi on behalf of Creditor US BK Cust for PC7 Firsttrust lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-12 rsolarz@kmlawgroup.com  
Thomas G. Egner on behalf of Debtor Tracy L Williams tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com;egnerr62202@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7